

Synchrony Bank  
P.O. Box 965002  
Orlando FL 32896-5002

L AND J ENDEAVORS INC  
210  
1775 PARKER RD SE BLDG C  
CONYERS GA 30094-6654

734  
M106

June 5, 2022

DDCMLUSE

LOWELB8V57



Dear L AND J ENDEAVORS INC,

We have received your request for a credit product with LOWES-GA issued by Synchrony Bank. Unfortunately, we are unable to approve your request at this time.

Your request was denied for the following reason(s):

Credit history of personal guarantor  
Credit history of personal guarantor  
Credit history of personal guarantor

Some information used to make this decision was obtained from the credit reporting agency (agencies) listed below. This credit reporting agency (agencies) did not make this credit decision and is unable to provide you with the specific reason(s) for our action. If you believe there may be information on your credit report that is not correct, we suggest you contact the credit reporting agency below to verify the information. If more than one agency is disclosed the reason(s) shown are based on the report provided by the first listed agency.

EXPERIAN COMMERCIAL  
RELATIONS  
P.O. BOX 5001  
COSTA MESA, CA 92628  
888-211-0728

TRANS UNION- NATIONAL  
DISCLOSURE CENTER  
2 BALDWIN PLACE, P.O. BOX 1000  
CHESTER, PA 19016  
800-888-4213

Sincerely,

Synchrony Bank

Please see reverse side for important information